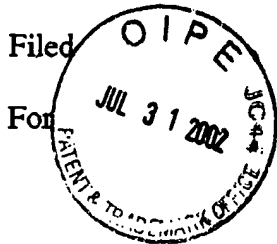


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Abad-Peiro et al.  
Serial No. : 09/787,753 Examiner : Unassigned  
Filed : June 11, 2001 Art Unit : 2131  
For : METHOD OF IMPROVING SECURITY IN  
ELECTRONIC TRANSACTIONS



ASSOCIATE POWER OF ATTORNEY

Assistant Commissioner for Patents  
Washington, DC 20231

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Technology Center 2100

Sir:

Please recognize the following individual as an Associate Attorney in this case:

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All correspondence should continue to be directed to the above appointed

Associate Attorney.

Respectfully submitted,

Dated: July 19, 02

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One of the Attorneys of Record